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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1:	Identify Yourself			
	-		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name			
	your pictu exan	e the name that is on government-issued re identification (for nple, your driver's se or passport).	Hazel First name L Middle name		First name Middle name
	ident	g your picture lification to your ting with the trustee.	Martin Last name and Suffix (Sr., Jr., II, III)	-	Last name and Suffix (Sr., Jr., II, III)
2.		ther names you have I in the last 8 years			
		de your married or len names.			
3.	your num Indiv	the last 4 digits of Social Security ber or federal vidual Taxpayer tification number	xxx-xx-7746		

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Case number (if known) Debtor 1 Hazel L Martin

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs			
5.	Where you live	000 One week Par #0	If Debtor 2 lives at a different address:			
		383 Gramercy Dr. #2 Rockford, IL 61107 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Winnebago				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Case number (if known) Debtor 1 Hazel L Martin

ar	Tell the Court About	Your E	Bankruptcy Ca	se			
7.	The chapter of the Bankruptcy Code you are				of each, see Notice Require page 1 and check the app	red by 11 U.S.C. § 342(b) for Individuals ropriate box.	s Filing for Bankruptcy
	choosing to file under		Chapter 7				
			Chapter 11				
			Chapter 12				
			Chapter 13				
3.	How you will pay the fee		about how yo	u may pay. Typ attorney is subr	ically, if you are paying the	e check with the clerk's office in your loger fee yourself, you may pay with cash, cur behalf, your attorney may pay with a	ashier's check, or money
						is option, sign and attach the Application	n for Individuals to Pay
			Ū		s (Official Form 103A). ived (You may request this	s option only if you are filing for Chapter	7. By law, a judge may,
		_	but is not req applies to you	uired to, waive y ur family size an	our fee, and may do so on d you are unable to pay the	ly if your income is less than 150% of the fee in installments). If you choose this d (Official Form 103B) and file it with you	ne official poverty line that soption, you must fill out
9.	Have you filed for bankruptcy within the	■ N					
	last 8 years?	\square Y					
			District			Case number	
			District District		When When	Case number Case number	
			District	-	WHEH	Case number	
10.	Are any bankruptcy	■ N	0				
	cases pending or being filed by a spouse who is						
	not filing this case with you, or by a business partner, or by an affiliate?						
			Debtor			Relationship to you	
			District		When	Case number, if kno	own
			Debtor			Relationship to you	
			District		When	Case number, if known	own
 I1.	Do you rent your	ПΝ	o Go to li	ne 12.			
	residence?	\ ■ Y		ur landlord obta	ined an eviction judgment	against you and do you want to stay in	vour residence?
		— 1	es.	No. Go to line		, , , , , , , , , , , , , , , , , , , ,	•
			_			viotion Judgment Against Vov. (Farry 10)	1 A \ and file it with this
				yes. Fill out <i>Ini</i> bankruptcy pet		<i>riction Judgment Against You</i> (Form 10 ⁻	(A) and file it with this

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Document Page 4 of 58 Case number (if known) Debtor 1 Hazel L Martin Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. husiness? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or

livestock that must be fed, or a building that needs urgent repairs? Debtor 1 Hazel L Martin

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 Hazel L Martin		Docume	Case numb	DET (if known)			
Part	6: Answer These Quest	ions for Re	eporting Purposes					
16.	What kind of debts do you have?	16a.	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as individual primarily for a personal, family, or household purpose."					
			☐ No. Go to line 16b.					
			Yes. Go to line 17.					
		16b.		isiness debts? Business debts are debts stment or through the operation of the bu				
			☐ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you or	we that are not consumer debts or busine	ess debts			
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter	7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and	■ Yes.		Oo you estimate that after any exempt pro ailable to distribute to unsecured creditors	perty is excluded and administrative expenses s?			
	administrative expenses are paid that funds will		■ No					
	be available for distribution to unsecured creditors?		☐ Yes					
18.	How many Creditors do	■ 1-49		□ 1,000-5,000	□ 25,001-50,000			
	you estimate that you	□ 50-99		☐ 5001-10,000	□ 50,001-100,000			
	owe?	☐ 100-19	99	□ 10,001-25,000	☐ More than100,000			
		□ 200-99	99					
19.	19. How much do you \$\ \bigsim \\$0 - \\$50,000		50 000	☐ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion			
	estimate your assets to be worth?		01 - \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion			
	be worth:		001 - \$500,000	□ \$50,000,001 - \$100 million	□ \$10,000,000,001 - \$50 billion			
		□ \$500,0	001 - \$1 million	☐ \$100,000,001 - \$500 million	☐ More than \$50 billion			
20.	How much do you	\$0 - \$	50.000	☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion			
	estimate your liabilities to be?		01 - \$100,000	☐ \$10,000,001 - \$50 million	\$1,000,000,001 - \$10 billion			
			001 - \$500,000	□ \$50,000,001 - \$100 million	□ \$10,000,000,001 - \$50 billion			
		□ \$500,0	001 - \$1 million	☐ \$100,000,001 - \$500 million	☐ More than \$50 billion			
Part	7: Sign Below							
For	you	I have ex	amined this petition, and I dec	lare under penalty of perjury that the info	rmation provided is true and correct.			
				I am aware that I may proceed, if eligible lief available under each chapter, and I contains	e, under Chapter 7, 11,12, or 13 of title 11, choose to proceed under Chapter 7.			
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).								
		I request	relief in accordance with the c	hapter of title 11, United States Code, sp	ecified in this petition.			
		bankrupto and 3571						
		/s/ Haze Hazel L	I L Martin Martin	Signature of Debt	or 2			
			of Debtor 1	Signature of Debt	v. =			
		Executed	on August 31, 2016	Executed on				
			MM / DD / YYYY	MI	M / DD / YYYY			

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Debtor 1 Hazel L Martin Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Gary C	. Flanders	Date	August 31, 2016	
Signature of	Attorney for Debtor		MM / DD / YYYY	
Gary C. Fl	anders			
Printed name				
Bankrupto	cy Clinic			
Firm name				
1 Court PI	ace			
Rockford,	IL 61101			
Number, Street,	City, State & ZIP Code			
Contact phone	815-962-7084	Email address		
6180219				
Bar number & S	itate		_	

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Debtor 2 Spouse if, filing) First Name Middle Name Last Name
Spouse if, filing) First Name Middle Name Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as Value o	ssets If what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	3,100.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	3,100.00
Pai	rt 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	300.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	25,248.00
	Your total liabilities	\$	25,548.00
Paı	Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	915.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,207.00
Pai	Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	■ Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

182.00 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total clain	1
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	C	Case 16-82066	Doc 1	Filed 08/31/16 Document	Entered 08/31/1 Page 10 of 58	6 16:20:43	Desc	Main
Fill	in this info	ormation to identify you	ur case and	this filing:				
Deb	otor 1	Hazel L Martin First Name	Mid	dle Name	Last Name			
	otor 2 buse, if filing)	First Name	Mid	dle Name	Last Name			
Uni	ted States I	Bankruptcy Court for the	: NORTHE	RN DISTRICT OF ILLIN	NOIS			
Cas	se number				-			Check if this is an amended filing
Sc	chedu	orm 106A/B		st an asset only once. If a	in asset fits in more than one	category list the a	esat in tha	12/15
hink nfor	k it fits best. mation. If m wer every qu	Be as complete and accuracy space is needed, attaches tion.	irate as possi ch a separate	ible. If two married people sheet to this form. On the	e are filing together, both are e top of any additional pages	equally responsible	e for supply	ing correct
		be Each Residence, Buildi						
. D	o you own o	or have any legal or equita	ble interest ir	n any residence, building,	land, or similar property?			
	No. Go to F	Part 2.						
	Yes. When	re is the property?						
1.1				What is the property	? Check all that apply			
	7 acres	in Clarksdale Missis	sippi	☐ Single-family h		Do not deduct sec	ured claims	or exemptions. Put
	Street address, if available, or other description		Duplex or mult			ims on Schedule D: ecured by Property.		
				☐ Manufactured☐ Land	or mobile home	Current value of entire property?		urrent value of the ortion you own?
	City	State	ZIP Code	☐ Investment pro	operty	Unkno	-	Unknown
				☐ Timeshare ☐ Other ☐ Who has an interest	in the property? Check one	(such as fee sim a life estate), if k	ownership interest by the entireties, or	
				Debtor 1 only		1/7 interest b	y inherita	ance
	County			Debtor 2 only Debtor 1 and 0	Dobtor 2 only			
				f the debtors and another	Check if this is community property (see instructions)			
				Other information yo	Other information you wish to add about this item, such as local property identification number:			

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

Official Form 106A/B Schedule A/B: Property page 1

Part 2: Describe Your Vehicles

\$0.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

■ No

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Debtor 1	Hazel L Martin	טנ	ocument	Page 12 of 58 Case	number (if known)	
☐ Yes.	Describe					
Examp. ■ No	ent for sports and hobbies les: Sports, photographic, ex musical instruments		bby equipment; b	icycles, pool tables, golf cl	ubs, skis; canoes ar	nd kayaks; carpentry tools;
⊔ Yes.	Describe					
■ No	ms ples: Pistols, rifles, shotguns Describe	s, ammunition, and re	elated equipment			
11. Clothe Exam	es ples: Everyday clothes, furs,	leather coats, desig	ner wear, shoes,	accessories		
■ Yes.	Describe					
	Debtor'	s clothing, with e	stimated retai	value of \$1200		\$500.00
■ No □ Yes. 13. Non-fa Exam ■ No □ Yes.	ples: Everyday jewelry, costo Describe arm animals ples: Dogs, cats, birds, horse Describe	es				ld, silver
14. Any o t ■ No	ther personal and househo	old items you did no	ot already list, in	cluding any health aids y	ou did not list	
	Give specific information					
	the dollar value of all of yo art 3. Write that number he				ave attached	\$1,200.00
Part 4: De	escribe Your Financial Assets					
Do you ov	wn or have any legal or eq	uitable interest in a	ny of the followi	ng?		Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No	ples: Money you have in you				you file your petitior	1
	its of money ples: Checking, savings, or of institutions. If you have				nions, brokerage ho	uses, and other similar
☐ Yes.			Institution na	ame:		
Exam	s, mutual funds, or publicly ples: Bond funds, investmen		erage firms, mone	ey market accounts		
■ No □ Yes.	lr	nstitution or issuer na	ame:			
	ublicly traded stock and in venture	terests in incorpor	ated and uninco	rporated businesses, inc	luding an interest	in an LLC, partnership, and

Official Form 106A/B Schedule A/B: Property page 3

		Case 16	-82066	Doc 1	Filed 08/31/16	Entered 08/3:	1/16 16:20:43	Desc Main
De	ebtor 1	Hazel L Ma	rtin		Document	Page 13 of 58 	ase number (if known)	
	☐ Yes.	Give specific in		oout them of entity:			% of ownership:	
20.	Negoti Non-ne ■ No	iable instrumen	ts include per ments are the	rsonal checks ose you cann	negotiable and non-ne , cashiers' checks, pror ot transfer to someone l	nissory notes, and mor	ney orders.	
			Issue	r name:				
	Examµ ■ No		ı IRA, ERISA		(k), 403(b), thrift savings	s accounts, or other pe	nsion or profit-sharing	plans
	☐ Yes.	List each accou		y. account:	Institution n	ame:		
22.	Your s Examp ☐ No	oles: Agreemen	ed deposits	you have mad	de so that you may cont rent, public utilities (elec	etric, gas, water), teleco		ies, or others
	Yes.				institution n	ame or individual:		
			securit	y deposit	Mulford P	ark Apartments		\$700.00
25. 26.	26 U.S.¹ ■ No □ Yes Trusts ■ No □ Yes. Patents Examp ■ No □ Yes. Licens Examp ■ No □ Yes.	ts in an educat C. §§ 530(b)(1) , equitable or f Give specific ir s, copyrights, oles: Internet do Give specific ir es, franchises	nstitution nar nstitution nar uture interest nformation ab trademarks, main names nformation ab and other germits, exclusion	d 529(b)(1). me and descr sts in proper cout them trade secret , websites, propout them general intan sive licenses,	in a qualified ABLE pro iption. Separately file the ty (other than anything s, and other intellectu oceeds from royalties a	ne records of any interest g listed in line 1), and al property nd licensing agreement	sts.11 U.S.C. § 521(c): rights or powers exe	rcisable for your benefit
			Í					Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	■ No	funds owed to Give specific in		out them, incl	luding whether you alrea	ady filed the returns and	d the tax years	
29.		support ples: Past due o	or lump sum a	alimony, spou	sal support, child suppo	ort, maintenance, divorc	ce settlement, property	settlement

Official Form 106A/B Schedule A/B: Property page 4

 \square Yes. Give specific information.....

Case 16-82066 Doc 1 Filed 08/31/16 Entered 08/31/16 16:20:43 Document Page 14 of 58 Case number (if known) Debtor 1 **Hazel L Martin** 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$700.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership

54. Add the dollar value of all of your entries from Part 7. Write that number here

Official Form 106A/B Schedule A/B: Property page 5

☐ Yes. Give specific information.......

\$0.00

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Case number (if known)

Document Debtor 1 **Hazel L Martin**

Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$0.00
56.	Part 2: Total vehicles, line 5	\$1,200.00		
57.	Part 3: Total personal and household items, line 15	\$1,200.00		
58.	Part 4: Total financial assets, line 36	\$700.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$3,100.00	Copy personal property total	\$3,100.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$3,100.00

Official Form 106A/B Schedule A/B: Property page 6 Case 16-82066 Doc 1 Filed 08/31/16 Entered 08/31/16 16:20:43 Desc Main Document Page 16 of 58

Fill in this infor	mation to identify your	case:		
Debtor 1	Hazel L Martin			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

	• • • • • • •			
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	· · · · · · · · · · · · · · · · · · ·		Specific laws that allow exemption
	Copy the value from Check only one box for each exemption. Schedule A/B			
1991 Ford Focus 100,000 miles dealer value \$1,200	\$800.00		\$800.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
1994 Buick LeSabre 200,000 miles subject to security interest of	\$400.00		\$400.00	735 ILCS 5/12-1001(b)
Midwest Title Loans Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit	
2 beds, 2 dressers, sofa, loveseat, 3 tables, dining room set, microwave	\$600.00		\$600.00	735 ILCS 5/12-1001(b)
oven, etc. with estimated retail value of \$1200.00 Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
2 tvs with estimated retail value of \$200.00	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
Debtor's clothing, with estimated retail value of \$1200	\$500.00		\$500.00	735 ILCS 5/12-1001(a)
Line from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit	

Case 16-82066 Doc 1 Filed 08/31/16 Entered 08/31/16 16:20:43 Desc Main Document Page 17 of 58 Hazel L Martin Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B security deposit: Mulford Park 735 ILCS 5/12-1001(b) \$700.00 \$700.00 **Apartments** Line from Schedule A/B: 22.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

	Case 16-	82066 D	oc 1 Filed 08/3 Docume	_	d 08/31/16 16:2 of 58	20:43 De	esc M	lain
Filli	n this information to	identify your ca						
Deb	tor 1 Hazel	L Martin						
	First Nar		Middle Name	Last Name				
Deb (Spou	tor 2 use if, filing) First Nar	me	Middle Name	Last Name				
Unit	ed States Bankruptcy (Court for the:	NORTHERN DISTRICT	OF ILLINOIS				
Case (if kno	e number 							if this is an ed filing
Offi	cial Form 106D	<u>)</u>						
Sc	hedule D: Cr	editors W	/ho Have Clai	ms Secured	by Property	y		12/15
numb 1. Do 	er (if known). any creditors have clain □ No. Check this box a ■ Yes. Fill in all of the	ns secured by you and submit this f information belo	orm to the court with you			, ,	•	ne and case
2. Li:	st all secured claims. If a	a creditor has more	than one secured claim, list		Column A	Column B		Column C
			s a particular claim, list the other creditors in Part 2. As ical order according to the creditor's name.		Amount of claim Do not deduct the value of collateral.	Value of collar that supports claim		Unsecured portion If any
2.1	Midwest Title Loa	ns De	scribe the property that se	cures the claim:	\$300.00		\$0.00	\$300.00
	5203 N 2nd St. Loves Park, IL 61	As	of the date you file, the classy. Contingent	aim is: Check all that				
	Number, Street, City, State &		Unliquidated					
Who	owes the debt? Check		Disputed ture of lien. Check all that	apply.				
	ebtor 1 only		An agreement you made (s	uch as mortgage or seci	ured			
	ebtor 2 only		car loan)					
	ebtor 1 and Debtor 2 only	,	Statutory lien (such as tax li	ien, mechanic's lien)				
_	t least one of the debtors		Judgment lien from a lawsu					
110	heck if this claim related	s to a	Other (including a right to o	ffcat)				

Add the dollar value of your entries in Column A on this page. Write that number here:

\$300.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$300.00

Last 4 digits of account number

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

community debt

Date debt was incurred

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	Out	50 10 02000 1	Document	Page 19 of 58	COO MAIN
Fill i	n this inform	ation to identify your		1 400 15 01 00	
Debt	tor 1	Hazel L Martin			
DCDI	101 1	First Name	Middle Name	Last Name	
Debt	tor 2				
(Spou	se if, filing)	First Name	Middle Name	Last Name	
Unite	ed States Ban	kruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS	
Case	e number				
(if kno					Check if this is an
					amended filing
Οπ:	-:-! =	4005/5			
	cial Form		,, ,, ,, ,,		40/45
Sch	<u>nedule E/</u>	F: Creditors W	ho Have Unsecured	Claims	12/15
Sched Sched left. A name	dule G: Execute dule D: Credito ttach the Conti and case num	ory Contracts and Unexprs Who Have Claims Secinuation Page to this page to this page (if known).	oired Leases (Official Form 106G). I cured by Property. If more space is ge. If you have no information to re	list executory contracts on Schedule A/B: Property (Of Do not include any creditors with partially secured clai needed, copy the Part you need, fill it out, number the port in a Part, do not file that Part. On the top of any ac	ms that are listed in entries in the boxes on the
Part		of Your PRIORITY Ur			
_		s have priority unsecure	ed claims against you?		
	No. Go to Pa	art 2.			
[☐ Yes.				
Part	2: List All	of Your NONPRIORIT	TY Unsecured Claims		
3. [Oo any creditor	rs have nonpriority unse	cured claims against you?		
[☐ No. You have	e nothing to report in this p	part. Submit this form to the court with	your other schedules.	
	Yes.				
t t	insecured claim	, list the creditor separatel	y for each claim. For each claim listed	he creditor who holds each claim. If a creditor has more d, identify what type of claim it is. Do not list claims already have more than three nonpriority unsecured claims fill out	included in Part 1. If more
					Total claim
4.1	Advance	Cash Express	Last 4 digits of acc	count number	\$300.00
		Creditor's Name			
	3929 Bro		When was the deb	t incurred?	
		d, IL 61108 eet City State Zlp Code	As of the date you	file, the claim is: Check all that apply	
		red the debt? Check one.	As of the date you	ine, the damins. Oneck all that apply	
	■ Debtor 1		☐ Contingent		
	Debtor 2	•	☐ Unliquidated		
	_	1 and Debtor 2 only	☐ Disputed		
	_	one of the debtors and an	- (110117710	RITY unsecured claim:	
		f this claim is for a com			
	debt	i una ciaim la lui a culli		ng out of a separation agreement or divorce that you did no	ot
	Is the claim	n subject to offset?	report as priority cla		
	■ No		☐ Debts to pension	n or profit-sharing plans, and other similar debts	
	☐ Yes		Other. Specify	loan	
			-		

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Debtor 1 Hazel L Martin Case number (if know) 4.2 **Advanced Cash Express** Last 4 digits of account number \$500.00 Nonpriority Creditor's Name P.O. Box 16013 When was the debt incurred? Loves Park, IL 61132 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify loan 4.3 \$1,000.00 **Aspire** Last 4 digits of account number 2625 Nonpriority Creditor's Name c/o Midland Credit Management When was the debt incurred? 8875 Aero Dr. #200 San Diego, CA 92123 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify credit purchases ☐ Yes 4.4 \$0.00 Attorney Hugh R. Williams Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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Debtor 1 Hazel L Martin Case number (if know) 4.5 **Banquet Financial** Last 4 digits of account number \$700.00 Nonpriority Creditor's Name 898 W., Riverside Unit 255 When was the debt incurred? Rockford, IL 61103 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify loan 4.6 Capital One Bank USA Last 4 digits of account number 4254 \$1,900.00 Nonpriority Creditor's Name P.O. Box 30281 When was the debt incurred? Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community debt $oxed{\square}$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify credit purchases ☐ Yes Check N Go 4.7 Last 4 digits of account number \$500.00 Nonpriority Creditor's Name 160 N. Mulford When was the debt incurred? Rockford, IL 61107 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify loan

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Case number (if know)

Debtor	1 Hazel L Martin	Case number (if know)	
4.8	Check N Go	Last 4 digits of account number	\$555.00
	Nonpriority Creditor's Name		•
	American Coradius International	When was the debt incurred?	
	2420 Sweet Home Rd #150		
	Amhurst, NY 14228-2241 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	, , , , , , , , , , , , , , , , , , , ,	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify returned check	
4.9	Citizens Finance	Last 4 digits of account number 8310	\$7,000.00
	Nonpriority Creditor's Name		
	6345 N. Second St.	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the stain is. Oneck all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	_ ′	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify deficiency from repossession of vehicle	
4.1	Olderne Florine of Illinois		\$0,000,00
0	Citizens Finance of Illinois Nonpriority Creditor's Name	Last 4 digits of account number	\$2,000.00
	6345 N. Second St.	When was the debt incurred?	
	Loves Park, IL 61111		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify deficiency from repossession of vehicle	

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Document Page 23 of 58 Debtor 1 Hazel L Martin Case number (if know) 4.1 Comcast \$600.00 Last 4 digits of account number Nonpriority Creditor's Name 4450 Kishwaukee St. When was the debt incurred? Rockford, IL 61109 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify cable ☐ Yes 4.1 Commonwealth Edison \$250.00 Last 4 digits of account number Nonpriority Creditor's Name 3 Lincoln Center 4th Floor When was the debt incurred? Attention: Bankruptcy Section Oak Brook Terrace, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify utilities 4.1 **Crusader Clinic** \$101.00 Last 4 digits of account number Nonpriority Creditor's Name c/o Rockford Mercantile Agency When was the debt incurred? 2502 S. Alpine Rd Rockford, IL 61108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

■ No ☐ Yes

debt

■ Other. Specify medical

 $oxed{\square}$ Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

report as priority claims

☐ Check if this claim is for a community

Is the claim subject to offset?

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Debtor 1 Hazel L Martin Case number (if know) 4.1 **Fingerhut** \$500.00 Last 4 digits of account number 4 Nonpriority Creditor's Name When was the debt incurred? Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not debt Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.1 Fingerhut / Metabank 6161 \$425.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6250 Ridgewood Rd Saint Cloud, MN 56303 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify credit purchases ☐ Yes 4.1 Hilander/Schnucks Unknown Last 4 digits of account number 6 Nonpriority Creditor's Name When was the debt incurred? 11420 Lackland Road Saint Louis, MO 63146 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify returned check

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Debtor 1 Hazel L Martin Case number (if know) 4.1 **Midwest Title Loans** \$100.00 Last 4 digits of account number Nonpriority Creditor's Name 5203 N 2nd St. When was the debt incurred? Loves Park, IL 61111 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify loan 4.1 **Montgomery Ward** \$800.00 Last 4 digits of account number 8 Nonpriority Creditor's Name 3650 Milwaukee Street When was the debt incurred? Madison, WI 53714-2399 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $oxed{\square}$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify credit purchases ☐ Yes 4.1 Roamans / WFNNB 7465 \$100.00 Last 4 digits of account number 9 Nonpriority Creditor's Name Attn: Bankruptcy Department When was the debt incurred? P.O. Box 182125 Columbus, OH 43218 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify credit purchases

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Debtor 1 Hazel L Martin Case number (if know) 4.2 Royce Financial 2410 \$322.00 Last 4 digits of account number 0 Nonpriority Creditor's Name 617B S. Rockford Ave When was the debt incurred? Rockford, IL 61104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify loan 4.2 **Sears Solutions Mastercard** 1244 \$310.00 Last 4 digits of account number Nonpriority Creditor's Name c/o HSBC Card Services When was the debt incurred? P.O. Box 379 Wood Dale, IL 60191 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify credit purchases 4.2 **Security Finance** 176 \$440.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 3146 When was the debt incurred? Spartanburg, SC 29304 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify loan

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Debtor 1 Hazel L Martin Case number (if know) 4.2 **Security Finance** 4297 \$255.00 Last 4 digits of account number 3 Nonpriority Creditor's Name P.O. Box 3146 When was the debt incurred? Spartanburg, SC 29304 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify loan 4.2 **Security Finance** 1561 \$1,170.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 3146 When was the debt incurred? Spartanburg, SC 29304 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify loan 4.2 **Security Finance** 184 \$950.00 Last 4 digits of account number 5 Nonpriority Creditor's Name P.O. Box 3146 When was the debt incurred? Spartanburg, SC 29304 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify loan

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Debtor 1 Hazel L Martin Case number (if know) 4.2 Seventh Ave. \$430.00 Last 4 digits of account number 6 Nonpriority Creditor's Name 1112 7th Ave. When was the debt incurred? Monroe, WI 53566-1364 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify credit purchases ☐ Yes 4.2 **US Bank** \$700.00 Last 4 digits of account number Nonpriority Creditor's Name 5629 N. 2nd Street When was the debt incurred? Loves Park, IL 61111 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify bank charges ☐ Yes 4.2 Victoria's Secret / WFNNB 5051 \$130.00 Last 4 digits of account number 8 Nonpriority Creditor's Name P.O. Box 182789 When was the debt incurred? Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify credit purchases

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Document Page 29 of 58 Debtor 1 Hazel L Martin Case number (if know) 4.2 Unknown Walmart 9 Last 4 digits of account number Nonpriority Creditor's Name 702 SW 8th Street When was the debt incurred? Bentonville, AR 72716 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only □ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify returned check ☐ Yes 4.3 **World Finance** 5001 \$2,400.00 Last 4 digits of account number 0 Nonpriority Creditor's Name P.O. Box 6429 When was the debt incurred? Greenville, SC 29606 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify loan 4.3 **World Finance** 0012 \$810.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 6429 When was the debt incurred? Greenville, SC 29606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

Part 3: List Others to Be Notified About a Debt That You Already Listed

loan

oxed Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

Part 4: Add the Amounts for Each Type of Unsecured Claim

debt

■ No

☐ Yes

Is the claim subject to offset?

report as priority claims

Other. Specify

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Hazel L Martin

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				7	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					otal Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	25,248.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	25,248.00

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Fill in this infor	mation to identify your	case:		
Debtor 1	Hazel L Martin			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				Charle if their in an
(II KIIOWII)				☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Mulford Park Apartments, landlord
444 Gramercy Dr.
Rockford, IL 61107

State what the contract or lease is for
rental of apartment

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Fill in this info	ormation to identify your	case:				
Debtor 1	Hazel L Martin					
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United States I	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS			
Case number (if known)					☐ Check if this is an amended filing	
	orm 106H <mark>e H: Your Cod</mark>	ebtors			12/15	j
people are filin fill it out, and r your name and	g together, both are equ number the entries in the I case number (if known	ally responsible for suppl	ying correct information the Additional Page to	on. If more space is this page. On the to	rate as possible. If two married needed, copy the Additional Pag op of any Additional Pages, write	
i. Do you	nave any codebiors: (II	you are ming a joint case, or	o not list either spouse a	is a codebior.		
□ No ■ Yes						
		ı lived in a community pro Nevada, New Mexico, Pue			rty states and territories include)	
■ No. Go □ Yes. Did		use, or legal equivalent live	with you at the time?			
in line 2 a	gain as a codebtor only i D), Schedule E/F (Officia	f that person is a guarante	or or cosigner. Make s	ure you have listed	ng with you. List the person sho the creditor on Schedule D (Offi , Schedule E/F, or Schedule G to	cial
	mn 1: Your codebtor , Number, Street, City, State and Z	P Code		Column 2: The concept Check all schedu	reditor to whom you owe the delles that apply:	ot
3.1 Cha	killa Johnson			☐ Schedule D, ☐ Schedule E/I ☐ Schedule G ☐ Citizens Finance	F, line 4.10	

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Eill	in this information to identify your o	.ase.								
	btor 1 Hazel L Mai									
	btor 2 buse, if filing)				_					
Uni	ited States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS		_					
	se number nown)		-						chapter	
O	fficial Form 106I							j date:		
	chedule I: Your Inc	ome				MM / DD/ YYYY 12/1				
sup spo atta	as complete and accurate as posplying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	i are married and not fili ur spouse is not filing w On the top of any additi	ng jointly, and your s ith you, do not includ	pouse i le inforr	s living w	ith you, included in the view of the view	ude information ouse. If more spa	about y	our eeded,	
1.	Fill in your employment information.		Debtor 1			Debtor 2 or non-filing spouse				
	If you have more than one job,	Employment status	☐ Employed			☐ Emplo	☐ Employed			
	attach a separate page with information about additional	Employment status	■ Not employed			☐ Not employed				
	employers.	Occupation	disabled							
	Include part-time, seasonal, or self-employed work.	Employer's name				_				
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed t	here?							
Pai	Give Details About Mo	nthly Income								
	imate monthly income as of the cuse unless you are separated.	late you file this form. If	you have nothing to re	port for	any line, v	vrite \$0 in the	space. Include ye	our non-	-filing	
	ou or your non-filing spouse have m e space, attach a separate sheet to		ombine the information	for all e	employers	for that perso	n on the lines be	low. If yo	ou need	
					For	Debtor 1	For Debtor 2 on non-filing spo			
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	0.00	\$	N/A		
3.	Estimate and list monthly over	time pay.		3.	+\$	0.00	+\$	N/A		
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	0.00	\$ N	I/A_		

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Debtor 1		Hazel L Martin	-	Case number (if known)				
					Debtor 1	non-	Debtor 2 or filing spouse	
	Сор	y line 4 here	4.	\$_	0.00	\$	N/A	
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$_	0.00	\$	N/A	
	5e.	Insurance	5e. 5f.	\$_ \$	0.00	\$	N/A	
	5f. 5g.	Domestic support obligations Union dues	5ı. 5g.	\$ _	0.00	\$ 	N/A N/A	
	5h.	Other deductions. Specify:	5h.+	· —		+ \$	N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_ 6.	\$	0.00	\$	N/A	
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	N/A	
8.	8b. 8c. 8d. 8e. 8f. 8g. 8h.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: SSI Public Aid Food stamps Pension or retirement income Other monthly income. Specify:	8a. 8b. 8c. 8d. 8e. 8f.	\$ \$ \$ \$ \$	733.00 100.00 2.00 0.00 0.00 0.00 0.00	\$\$	N/A N/A N/A N/A N/A N/A N/A N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	915.00	\$	N/A	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		915.00 + \$_	-	N/A = \$	915.00
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	depend				chedule J. 11. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies					12. \$	915.00
13.	Do y ■	you expect an increase or decrease within the year after you file this form No. Yes. Explain:	?				Combine monthly	

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Fill-i	n this informa	tion to identify yo	our case:							
Debt		Hazel L Mart					k if this is: An amended filing			
Debt							A supplement show	ving postpetition chapter		
` '	use, if filing)					_		the following date:		
Unite	ed States Bankr	ruptcy Court for the	: NORTH	ı	MM / DD / YYYY					
1	e number lown)									
		rm 106J								
		J: Your		ISES . If two married people ar	e filing together b	oth are equa	Illy responsible fo	12/15		
info	rmation. If m		eded, atta	ch another sheet to this						
Part	1: Descr	ibe Your House	ehold							
1.	Is this a joir									
	■ No. Go to		!n a aanar	ata haysahald2						
	□ res. Doe		ın a separ	ate household?						
	=	_	st file Offici	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Debt	or 2.			
2.	Do you have dependents? ■ No									
	Do not list D Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?		
	Do not state							□ No		
	dependents	names.						☐ Yes ☐ No		
								☐ Yes		
								□ No		
								☐ Yes ☐ No		
								☐ Yes		
3.		enses include f people other t	han I	No						
		d your depende		Yes						
		ate Your Ongoi								
exp				uptcy filing date unless y y is filed. If this is a supp						
the	•	h assistance an		government assistance i cluded it on <i>Schedule I:</i> \	•		Your exp	enses		
		,								
4.	The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.				e 4. \$		310.00			
	If not includ	led in line 4:								
		estate taxes				4a. \$	-	0.00		
	•	rty, homeowner's				4b. \$		0.00		
		maintenance, re owner's associa		upkeep expenses dominium dues		4c. \$ 4d. \$		0.00		
5.				our residence, such as ho	me equity loans	5. \$		0.00		

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Debtor 1 Ha	azel L Martin	Case num	ber (if known)					
. Utilities:								
	ectricity, heat, natural gas	6a.	\$	127.00				
	ater, sewer, garbage collection	6b.	\$	0.00				
	elephone, cell phone, Internet, satellite, and cable services	6c.	\$	0.00				
	ther. Specify: telephone	6d.	\$	75.00				
	d housekeeping supplies	7.	\$	300.00				
	re and children's education costs		\$					
		8. 9.	· .	0.00				
-	g, laundry, and dry cleaning		\$	210.00				
	Il care products and services	10.	\$	25.00				
	and dental expenses	11.	\$	25.00				
	ortation. Include gas, maintenance, bus or train fare.	12.	\$	100.00				
	nclude car payments.	13.	·					
	nment, clubs, recreation, newspapers, magazines, and books		\$	0.00				
	ole contributions and religious donations	14.	\$	0.00				
5. Insuran								
	nclude insurance deducted from your pay or included in lines 4 or 20.	15a.	\$	0.00				
	e insurance ealth insurance	15a. 15b.						
			·	0.00				
	ehicle insurance	15c.		35.00				
	ther insurance. Specify:	15d.	\$	0.00				
Specify:	Oo not include taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00				
'. Installm	ent or lease payments:							
17a. Ca	ar payments for Vehicle 1	17a.	\$	0.00				
17b. Ca	ar payments for Vehicle 2	17b.	\$	0.00				
17c. Ot	her. Specify:	17c.	\$	0.00				
17d. Ot	her. Specify:	17d.	\$	0.00				
	yments of alimony, maintenance, and support that you did not report a		Φ	0.00				
	d from your pay on line 5, Schedule I, Your Income (Official Form 106I)). 18.	\$					
_	ayments you make to support others who do not live with you.	40	\$	0.00				
Specify:		19.	_					
	all property expenses not included in lines 4 or 5 of this form or on Sci			2.22				
	ortgages on other property	20a.		0.00				
	eal estate taxes	20b.	·	0.00				
	operty, homeowner's, or renter's insurance	20c.		0.00				
	aintenance, repair, and upkeep expenses	20d.		0.00				
20e. Ho	omeowner's association or condominium dues	20e.	·	0.00				
. Other: S	Specify:	21.	+\$	0.00				
	e your monthly expenses							
	l lines 4 through 21.		\$	1,207.00				
22b. Cop	by line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	_				
22c. Add	l line 22a and 22b. The result is your monthly expenses.		\$	1,207.00				
. Calculat	e your monthly net income.							
	opy line 12 (your combined monthly income) from Schedule I.	23a.	\$	915.00				
	ppy your monthly expenses from line 22c above.	23b.		1,207.00				
	-Fry year manny superiose nom mid also doord.	200.	*	1,201.00				
	ubtract your monthly expenses from your monthly income. the result is your <i>monthly net income</i> .	23c.	\$	-292.00				
For example modification	Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a nodification to the terms of your mortgage?							
■ No.								
☐ Yes.	Explain here:							

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Fill in this info	rmation to identify your	case:			
Debtor 1	Hazel L Martin	AC: 111 A1			
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	sankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number					
(if known)					ck if this is an nded filing
If two married p You must file th obtaining mone	people are filing together	r, both are equally response. Ie bankruptcy schedule Toonnection with a ban			
Sig	gn Below				
Did you pa	ay or agree to pay some	one who is NOT an atto	rney to help you fill out b	ankruptcy forms?	
■ No					
☐ Yes.	Name of person			Attach Bankruptcy Petition Declaration, and Signature	
	alty of perjury, I declare re true and correct.	that I have read the sur	nmary and schedules filed	d with this declaration and	
X /s/ Ha	zel L Martin		X		
	L Martin ure of Debtor 1		Signature of	Debtor 2	
Date	August 31, 2016		Date		

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Fi	ll in this infor	mation to identify you	r case:			
De	ebtor 1	Hazel L Martin				
	-1-10	First Name	Middle Name	Last Name		
	ebtor 2 oouse if, filing)	First Name	Middle Name	Last Name		
Ur	nited States Ba	inkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Ca	ase number					
	known)				[Check if this is an amended filing
						amenaea ming
\cap	fficial Fo	rm 107				
			Affaire for Indivi	duals Filing for E	Pankruntov	4/1
				are filing together, both are this form. On the top of an		
nu	mber (if know	n). Answer every que	stion.	•		
Pa	art 1: Give I	Details About Your Ma	arital Status and Where Yo	u Lived Before		
1.	What is you	r current marital statu	ıs?			
	☐ Married	ı				
	■ Not ma					
2.	During the I	act 2 years, have you	lived anywhere other than	whore you live new?		
۷.	During the i	ast 5 years, nave you	iived allywhere other than	where you live now :		
	□ No					
	Yes. Lis	st all of the places you l	ived in the last 3 years. Do r	not include where you live nov	V.	
	Debtor 1 P	rior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	ddress:	Dates Debtor 2 lived there
	1832 N Ma Rockford,		From-To: 2001-2014	☐ Same as Debtor	1	☐ Same as Debtor 1 From-To:
3. sta				gal equivalent in a commur evada, New Mexico, Puerto R		
	■ M.					
	■ No □ Yes. Ma	ake sure vou fill out <i>Scl</i>	nedule H: Your Codebtors (C	Official Form 106H).		
		and dare you iii dar dar	ioddio i i i iodi Godobiolo (G	, , , , , , , , , , , , , , , , , , ,		
Pa	art 2 Expla	in the Sources of You	r Income			
4.	Did you hay	e any income from en	nplovment or from operation	ng a business during this y	ear or the two previous o	calendar vears?
	Fill in the tota	al amount of income yo	u received from all jobs and	all businesses, including part re together, list it only once u	-time activities.	Jaionaa youro.
	■ No					
	_	II in the details.				
			Debtor 1		Debtor 2	
			Sources of income	Gross income	Sources of income	Gross income
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)

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De	וטוטו	' По	AZEI L IVIA	ar ciri		Case	: Humber (# known)		
5.	Incl and	ude in other	come rega public ber	ardless of wheth nefit payments;	he during this year or the two previous calendar years? her that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery se and you have income that you received together, list it only once under Debtor 1.				
	List	each	source and	d the gross inco	ome from each source sepa	rately. Do not include income th	at you listed in line 4.		
		No		•	·	·	•		
			Fill in the	details					
	_	100.	1 III III III III	dotallo.					
					Debtor 1 Sources of income	Gross income from	Debtor 2 Sources of income	Gross income	
					Describe below.	each source (before deductions and exclusions)	Describe below.	(before deductions and exclusions)	
				rent year until ankruptcy:	Social Security	\$570.00			
					Public Aid	\$800.00			
			ndar year: Decembe	er 31, 2015)	Social Security	\$8,500.00			
					Public Aid	\$1,200.00			
				pefore that: er 31, 2014)	Social Security	\$8,475.00			
					Public Aid	\$1,200.00			
Pa	rt 3:	Lis	t Certain I	Payments You	Made Before You Filed for	or Bankruptcy			
	Δro	aitha	r Debtor 1	l's or Debtor 2	's debts primarily consun	ner dehts?			
•		No.	Neither	Debtor 1 nor D	• •	sumer debts. Consumer debts	are defined in 11 U.S.C. § 1	01(8) as "incurred by an	
			During th	ne 90 days befo	re you filed for bankruptcy,	did you pay any creditor a total	of \$6,425* or more?		
			□ No.						
☐ Yes List below each creditor to whom you paid a total of \$6 paid that creditor. Do not include payments for domest not include payments to an attorney for this bankruptcy						ents for domestic support oblig			
			* Subje			ears after that for cases filed on	or after the date of adjustmer	nt.	
		Yes.			r both have primarily con are you filed for bankruptcy,	sumer debts. did you pay any creditor a total	of \$600 or more?		
			■ No.	Go to line 7					
			□ Yes	List below e	each creditor to whom you p	paid a total of \$600 or more and t obligations, such as child supp			

Creditor's Name and Address

Dates of payment

attorney for this bankruptcy case.

Total amount paid

Amount you still owe

Was this payment for \dots

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Del	btor 1	Hazel L Martin	Document	Cas	e number (if known)		
7.	<i>Inside</i> of whi	n 1 year before you filed for bankruptours include your relatives; any general paich you are an officer, director, person in iness you operate as a sole proprietor. 1 my.	rtners; relatives of any ge control, or owner of 20%	neral partners; partne or more of their voting	erships of which you g securities; and an	u are a general ly managing age	partner; corporatior ent, including one fo
	I	No					
		Yes. List all payments to an insider.					
	Insic	der's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for th	nis payment
8.	inside Includ	de payments on debts guaranteed or cos		yments or transfer a	ny property on ac	ecount of a deb	ot that benefited ar
	_	No Yes. List all payments to an insider					
		der's Name and Address	Dates of payment	Total amount	Amount you	Reason for th	
				paid	still owe	Include credito	or's name
Pai	rt 4:	Identify Legal Actions, Repossession	ns, and Foreclosures				
9.	List al modif	n 1 year before you filed for bankrupto Il such matters, including personal injury ications, and contract disputes. No Yes. Fill in the details.					
		title	Nature of the case	Court or agency		Status of the	case
	Case	e number					
10.	Check	n 1 year before you filed for bankrupton all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below.		erty repossessed, f	oreclosed, garnis	hed, attached,	seized, or levied?
	Cred	litor Name and Address	Describe the Property		Date		Value of the
			Explain what happene	ed			property
11.	accol	n 90 days before you filed for bankrup unts or refuse to make a payment bec No Yes. Fill in the details.		cluding a bank or fir	nancial institution	, set off any an	nounts from your
	Cred	litor Name and Address	Describe the action th	e creditor took	Date a	action was	Amoun
12.	court	n 1 year before you filed for bankrupto -appointed receiver, a custodian, or a		erty in the possessi	ion of an assignee	e for the benefi	t of creditors, a
	_	No Yes					
Pai	rt 5:	List Certain Gifts and Contributions					
13.	_	n 2 years before you filed for bankrup	tcy, did you give any gif	ts with a total value	of more than \$600	0 per person?	
	_ '	No Yes. Fill in the details for each gift.					
	Gifts	s with a total value of more than \$600 person	Describe the gifts	5	Dates the gi	you gave fts	Value

Address:

Person to Whom You Gave the Gift and

Case 16-82066 Doc 1 Filed 08/31/16 Entered 08/31/16 16:20:43 Desc Main Document Page 41 of 58 Case number (if known) Debtor 1 Hazel L Martin 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Nο Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο п Yes. Fill in the details. Value of property Describe the property you lost and Describe any insurance coverage for the loss Date of your how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of Address transferred or transfer was payment Email or website address made Person Who Made the Payment, if Not You **Attorney Fees** 2015 \$600.00 **Bankruptcy Clinic** 1 Court Place Rockford, IL 61101 2016 **Cricket Debt Counseling** \$0.00 promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο Yes. Fill in the details.

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who

Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment made

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

Nο

Yes. Fill in the details.

Person Who Received Transfer **Address**

Person's relationship to you

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

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Debtor 1 Hazel L Martin

19.	beneficiary? (These are often called asset-protect		y property to a	self-settle	d trust or similar device o	of which you are a		
	Yes. Fill in the details.							
	Name of trust	Description and v	alue of the pro	perty trans	sferred	Date Transfer was made		
Pai	rt 8: List of Certain Financial Accounts, Instru	uments, Safe Deposit	Boxes, and St	orage Unit	s			
20	Within 4 year before you filed for benjoymton	wara any financial ac		manta ha	ld in varus nama as fas va	uu banafit alaaad		
20.	Within 1 year before you filed for bankruptcy, v sold, moved, or transferred? Include checking, savings, money market, or o houses, pension funds, cooperatives, associate	other financial accour	nts; certificates	s of deposi				
	No							
	☐ Yes. Fill in the details.							
		ast 4 digits of ccount number	Type of accoinstrument	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer		
21.	Do you now have, or did you have within 1 year cash, or other valuables?	ar before you filed for	bankruptcy, a	ny safe de _l	posit box or other deposi	tory for securities,		
	■ No □ Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?		
22.	Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?							
	■ No □ Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)		Describe the contents		Do you still have it?		
Pai	rt 9: Identify Property You Hold or Control for	r Someone Else						
23.	Do you hold or control any property that some for someone.	eone else owns? Inclu	ıde any proper	ty you bor	rowed from, are storing fo	or, or hold in trust		
	■ No □ Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Value		
Pai	rt 10: Give Details About Environmental Inform	nation						
For	the purpose of Part 10, the following definitions	s apply:						
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these su	air, land, soil, surface	water, ground					
	Site means any location, facility, or property as to own, operate, or utilize it, including disposa	s defined under any e		law, wheth	er you now own, operate	, or utilize it or used		
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.							

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Hazel L Martin

24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No						
	Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	and	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of an	ny release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	and	Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or admin	nistrative proceeding under any en	viron	mental law? Include settlements a	nd orders.		
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case		Status of the case		
Par	t 11: Give Details About Your Business or Co	onnections to Any Business					
27.	Within 4 years before you filed for bankruptcy	, did you own a business or have a	any of	f the following connections to any	business?		
	☐ A sole proprietor or self-employed in a	a trade, profession, or other activity	y, eith	ner full-time or part-time			
	☐ A member of a limited liability compan	y (LLC) or limited liability partners	ship (L	LLP)			
	☐ A partner in a partnership						
	☐ An officer, director, or managing exec	utive of a corporation					
	☐ An owner of at least 5% of the voting o	or equity securities of a corporatio	n				
	■ No. None of the above applies. Go to Par	rt 12.					
	lacksquare Yes. Check all that apply above and fill in	the details below for each busines	ss.				
	Business Name D Address	Describe the nature of the business	S	Employer Identification number Do not include Social Security r	number or ITIN.		
	(Number, Street, City, State and ZIP Code)	lame of accountant or bookkeeper	7	Dates business existed			
28.	Within 2 years before you filed for bankruptcy institutions, creditors, or other parties.	, did you give a financial statemen	it to ai		de all financial		
	■ No						
	☐ Yes. Fill in the details below.						
	Name Address (Number, Street, City, State and ZIP Code)						

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Debtor 1 Hazel L Martin Case number (if known) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Hazel L Martin **Hazel L Martin** Signature of Debtor 2 Signature of Debtor 1 Date August 31, 2016 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this informa	tion to identify your	rasa.				
		Jase.				
Debtor 1	Hazel L Martin First Name	Middle Name		Last Name		
Debtor 2	First Name	Middle Name		Lost Nome		
(Spouse if, filing)				Last Name		
United States Bank	ruptcy Court for the:	NORTHERN DIST	IRICT OF ILI	LINOIS		
Case number						Charlettelia in a
(ii kilowii)						☐ Check if this is an amended filing
•					-	Jan 1 1 1 1 1 1
Official Form	m 100					
Official Form			.:	Eilim on I los alons	O la 221 22	. 7
Statement	of intentio	n tor inaiv	iduais	Filing Under	Cnapter	12/15
If you are an individ	dual filing under cha	oter 7. vou must fil	l out this for	rm if:		
	laims secured by yo	-				
you have leased	l personal property a	nd the lease has n	ot expired.			
	er is earlier, unless th					for the meeting of creditors, creditors and lessors you list
	ole are filing together date the form.	in a joint case, bo	th are equal	ly responsible for supply	ying correct info	ormation. Both debtors must
	d accurate as possib r name and case nur		needed, att	tach a separate sheet to	this form. On th	e top of any additional pages,
		,				
Part 1: List You	r Creditors Who Have	e Secured Claims				
1. For any creditors information belo	•	art 1 of Schedule D	: Creditors \	Who Have Claims Secure	ed by Property (Official Form 106D), fill in the
	tor and the property t	nat is collateral		you intend to do with the	property that	Did you claim the property
			secures a	ı debt?		as exempt on Schedule C?
Creditor's Mid name:	lwest Title Loans			der the property.	:4	□ No
name.				the property and redeem the property and enter into		Yes
Description of	1994 Buick LeSabı	е		rmation Agreement.	Ja	
property securing debt:			☐ Retain	the property and [explain]:	•	
securing debt.						
	r Unexpired Persona					
in the information I	below. Do not list rea	l estate leases. Un	expired leas		ill in effect; the	Leases (Official Form 106G), fill lease period has not yet ended.
Describe vour une	expired personal pro	perty leases			1	Will the lease be assumed?
		·				
Lessor's name:	Mulford Park A	Apartments, land	lord		[□ No
					ı	Yes
Description of lease Property:	ed rental of apart	ment				
r roporty.						
Dort 2: Girm Del						
Part 3: Sign Bel	ow					

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Deb	otor 1 Hazel L Martin	Case number (if known)
	er penalty of perjury, I declare that I have indicat perty that is subject to an unexpired lease.	ed my intention about any property of my estate that secures a debt and any personal
X	/s/ Hazel L Martin	X
	Hazel L Martin	Signature of Debtor 2
	Signature of Debtor 1	
	Date August 31, 2016	Date

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-82066 Doc 1 Filed 08/31/16 Entered 08/31/16 16:20:43 Desc Main Document Page 51 of 58

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Hazel L Martin		Case N	D			
		Debtor(s)	Chapter	7			
	DISCLOSURE OF COMPENS	SATION OF ATTO	RNEY FOR I	DEBTOR(S)			
C	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rend be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:						
	For legal services, I have agreed to accept		\$	600.00			
	Prior to the filing of this statement I have received		\$	600.00			
	Balance Due		\$	0.00			
2. \$	335.00 of the filing fee has been paid.						
3.	The source of the compensation paid to me was:						
	■ Debtor □ Other (specify):						
4. 7	The source of compensation to be paid to me is:						
	■ Debtor □ Other (specify):						
5.	■ I have not agreed to share the above-disclosed compen	nsation with any other perso	on unless they are mo	embers and associates of m	y law firm.		
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				firm. A		
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:						
t	 Analysis of the debtor's financial situation, and rendering Preparation and filing of any petition, schedules, statem Representation of the debtor at the meeting of creditors [Other provisions as needed] 	nent of affairs and plan whi	ch may be required;		otcy;		
7. I	By agreement with the debtor(s), the above-disclosed fee dependence of motion for court approval of reaffirmati \$250.00 per hour plus costs (when applicate Representation does not include defense dismissal proceedings, reinstatement profrom stay actions or other adversary process.	oost-petition amendmer on agreement, and atte able) for all other repres of discharge or discha ceedings, judicial lien a	nt to Schedules; \$ Indance at hearing Indance at hearing Indance at hearing Indance are avoidances, post	g if required by the cou dings, redemption prod petition amendments,	urt; ceedings, relief		
	motion to approve reaffirmation agreemer	nt.					
		CERTIFICATION					
	certify that the foregoing is a complete statement of any a ankruptcy proceeding.	agreement or arrangement f	or payment to me fo	r representation of the debt	or(s) in		
Α	ugust 31, 2016	/s/ Gary C. Flan					
D	ate	Gary C. Flander Signature of Attorn					
		Bankruptcy Clir					
		1 Court Place Rockford, IL 61	101				
		•	าบา ⁻ ax: 815-987-3759	1			
		Name of law firm			_		

GARY C. FLANDERS Attorney at Law

One Court Place, Suite 201 Rockford, Illinois 61101 Telephone: 815/962-7084

CONTRACT FOR CHAPTER 7 BANKRUPTCY SERVICES

This agreement is executed this //off day of ONTOBER, 2012

Type of Bankruptcy

Client retains attorney Gary C. Flanders to file a Chapter 7 bankruptcy. If the client determines at a later date that client desires to file a Chapter 13 bankruptcy, the parties shall execute a new fee contract setting forth the terms of such representation.

2. Services Provided by Attorney:

Contingent upon being paid for the services as specified below, the Attorney shall provide the following legal services for the client: Preparation and filing of Chapter 7 Petition in Bankruptcy.

Fees

The base fee for the filing of the bankruptcy is \$\(\frac{\frac{1}{200}}{00}\) - and filing fee \$\frac{\frac{306.00}}{00}\) for a total of \$\(\frac{\frac{1}{200}}{000}\), to be paid prior to filing and within six months of the date of this agreement. The amount of the filing fee may increase, as determined by Congress.

Additional costs required on a case-by-case basis include:

- a). Mandatory prepetition credit counseling and post-petition financial education (all cases).
- b). Tax transcripts
- c). Credit report (recommended).
- d). Asset verification report (when required by attorney).

If the fees are not paid as stated above and as a result the amount of legal service to be provided by the attorney and/or his staff is increased, the fee shall be increased accordingly to compensate the Attorney for the additional time and expense in providing the legal services.

4. Terms of Payment

- a). The fees shall be paid in full prior to the filing of the bankruptcy.
- b). Client has paid \$ ____ as a retainer fee. This amount has been earned upon receipt by the Attorney and is not refundable.
- c). No earned portion of any fee received is refundable.

5. Services Not Provided Under the Base Fee

Representation does not include defense of discharge or dischargeability proceedings, redemption proceedings, dismissal proceedings, reinstatement proceedings, judicial lien avoidances, post-petition amendments, relief from stay actions or other adversary proceedings or attendance at continued meeting of creditors, preparation of motion to approve reaffirmation agreement (when in sole discretion of attorney a reaffirmation motion is required).

AJ-J. m.

6. Compensation For Services Not Covered Under Base Fee

- a). Fees for additional services shall be paid at: \$250.00 per hour plus costs (when applicable).
- b). \$75.00 for preparation and filing of each amendment to the bankruptcy Schedules or Statement of Financial Affairs.
- c). \$75.00 for preparation and filing of motion for court approval of reaffirmation agreement, and attendance at hearing if required by the court.
- d). \$500.00 for motion to reopen Chapter 7 case if Client fails to satisfy post-petition financial education requirements.
- e). The Client understands that if the Client does not pay the fees as set forth above, the Attorney has no obligation to provide the services, and has the right to file a motion to withdraw as the attorney for the Client.

7. Client's Obligations

The Client's Obligations are as follows:

- a). To pay the fees as set forth above.
- b). To provide accurately, honestly and in a timely manner, all the information including all documents necessary to prepare and file the Chapter 7 bankruptcy.
- c). To satisfy prepetition credit counseling and postpetition financial education requirements.
- d). To keep the Attorney advised at all times of the Client's address and telephone numbers.
- e). To attend the 341 Creditors Meeting and other hearings set in the case as advised by Attorney.
- f). To provide any information requested of the Client by the chapter 7 trustee, the U.S. Trustee, or any other party in interest, unless the Court rules that the Client is not required to provide the information.
- g). To respond immediately to any requests of the Client by the Attorney or the Attorney's staff.
- 8. Attorney is authorized to disburse from his Client Trust Account, when applicable, funds for payment of filing fees, costs, attorney fees and refunds.

Gary C. Flanders

Client

Client acknowledges receipt of a copy of this agreement.

We are a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code.

United States Bankruptcy Court Northern District of Illinois

In re	Hazel L Martin		Case No.	
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR M	1ATRIX	
		Number of Creditors: 34		
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.			
Date:	August 31, 2016	/s/ Hazel L Martin Hazel L Martin Signature of Debtor		

Advance Cash Express 3929 Broadway Rockford, IL 61108

Advanced Cash Express P.O. Box 16013 Loves Park, IL 61132

Aspire c/o Midland Credit Management 8875 Aero Dr. #200 San Diego, CA 92123

Attorney Hugh R. Williams

Banquet Financial 898 W., Riverside Unit 255 Rockford, IL 61103

Capital One Bank USA P.O. Box 30281 Salt Lake City, UT 84130

Chakilla Johnson

Check N Go 160 N. Mulford Rockford, IL 61107

Check N Go American Coradius International 2420 Sweet Home Rd #150 Amhurst, NY 14228-2241

Citizens Finance 6345 N. Second St. Loves Park, IL 61111

Citizens Finance of Illinois 6345 N. Second St. Loves Park, IL 61111

Comcast 4450 Kishwaukee St. Rockford, IL 61109

Commonwealth Edison 3 Lincoln Center 4th Floor Attention: Bankruptcy Section Oak Brook Terrace, IL 60181

Crusader Clinic c/o Rockford Mercantile Agency 2502 S. Alpine Rd Rockford, IL 61108

Fingerhut

Fingerhut / Metabank 6250 Ridgewood Rd Saint Cloud, MN 56303

Hilander/Schnucks 11420 Lackland Road Saint Louis, MO 63146

Midwest Title Loans 5203 N 2nd St. Loves Park, IL 61111

Midwest Title Loans 5203 N 2nd St. Loves Park, IL 61111

Montgomery Ward 3650 Milwaukee Street Madison, WI 53714-2399

Mulford Park Apartments, landlord 444 Gramercy Dr. Rockford, IL 61107

Roamans / WFNNB Attn: Bankruptcy Department P.O. Box 182125 Columbus, OH 43218 Royce Financial 617B S. Rockford Ave Rockford, IL 61104

Sears Solutions Mastercard c/o HSBC Card Services P.O. Box 379 Wood Dale, IL 60191

Security Finance P.O. Box 3146 Spartanburg, SC 29304

Seventh Ave. 1112 7th Ave, Monroe, WI 53566-1364

US Bank 5629 N. 2nd Street Loves Park, IL 61111

Victoria's Secret / WFNNB P.O. Box 182789 Columbus, OH 43218

Walmart 702 SW 8th Street Bentonville, AR 72716

World Finance P.O. Box 6429 Greenville, SC 29606 World Finance P.O. Box 6429 Greenville, SC 29606